car loans are sanctioned very easily. Cars loans are approved in less than 24 hours, but that is not the case with loans given to farmers, who have to walk long distances on foot to the nearest bank several times, before a loan is granted.

Moreover, rates of interest on urban housing loans are much less than the agricultural loans. Housing loans come at an average of 7.5 per cent, while farmers are presently paying an average of 9.5 per cent interest.

It is, therefore, necessary that whenever an area is declared as drought-affected, as is the case in many districts of Andhra Pradesh, interest on outstanding loans has to be waived. Thank you.

MR. DEPUTY CHAIRMAN: Shri Kripal Parmar; absent, Shri Sanjay Raut; absent, Dr. Chhattrapal Singh Lodha; absent, Shri Pyarelal Khandelwal; absent, Shri Ekanath K. Thakur; absent, Shriamati Savita Sharda; absent, Shrimati Sushma Swaraj; absent, Shri Kalraj Mishra; absent.

GOVERNMENT BILLS

The Drugs and Cosmetics (Amendment) Bill, 2005

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRIMATI PANABAKA LAKSHMI): Sir, I beg to move for leave to introduce a Bill further to amend the Drugs and Cosmetics Act, 1940.

The question was put and the motion was adopted.

SHRIMATI PANABAKA LAKSHMI: Sir, I introduce the Bill.–

The Private Security Agencies (Regulation) Bill, 2005

THE MINISTER OF HOME AFFAIRS (SHRI SHIVRAJ V. PATIL): Sir, I beg to move:

> "That the Bill to provide for the regulation of private security agencies and for matters connected therewith or incidental thereto, be taken into consideration."

As the Members are aware, in recent years, there has been a proliferation of private security agencies in India. This is due to the expansion in the number of business establishments, growing incidents of crime and increasing demands for security. The resources of the Police are limited